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jtc780 U.S. PTO

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A

UTILITY PATENT APPLICATION TRANSMITTAL

(New Nonprovisional Applications Under 37 CFR § 1.53(b))

Attorney Docket No.

800470

TO THE ASSISTANT COMMISSIONER FOR PATENTS:

Transmitted herewith is the patent application of ( ) application identifier or (X) first named inventor, Frank D. Tuttle, entitled Loan Compliance Auditing System And Method, for an:

(X) Original Patent Application.

( ) Continuing Application (prior application not abandoned):

( ) Continuation ( ) Divisional ( ) Continuation-in-part (CIP)  
of prior application No: \_\_\_\_\_ Filed on: \_\_\_\_\_

( ) A statement claiming priority under 35 USC § 120 has been added to the specification.

Enclosed are:

(X) Specification; 25 Total Pages.

(X) Drawing(s); 10 Total Sheets.

(X) Oath or Declaration:

( ) A Newly Executed Combined Declaration and Power of Attorney:

( ) Signed. ( ) Unsigned. ( ) Partially Signed.

( ) A Copy from a Prior Application for Continuation/Divisional (37 CFR § 1.63(d)).

( ) Incorporation by Reference. The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied, is considered as being part of the disclosure of the accompanying application and is hereby incorporated herein by reference.

( ) Signed Statement Deleting Inventor(s) Named in the Prior Application. (37 CFR § 163(d)(2)).

(X) Power of Attorney.

(X) Return Receipt Postcard.

( ) Associate Power of Attorney.

(X) A Check in the amount of \$622.00 for the Filing Fee.

( ) Preliminary Amendment.

(X) Information Disclosure Statement and Form PTO-1449.

( ) A Duplicate Copy of this Form for Processing Fee Against Deposit Account.

( ) A Certified Copy of Priority Documents (if foreign priority is claimed).

(X) Statement(s) of Status as a Small Entity.

( ) Statement(s) of Status as a Small Entity Filed in Prior Application, Status Still Proper and Desired.

(X) Other: An Assignment with Cover Sheet

CLAIMS AS FILED				
FOR	NO. FILED	NO. EXTRA	RATE	FEE
Total Claims	42	22	\$9.00	\$ 198.00
Independent Claims	4	1	\$39.00	\$ 39.00
Multiple Dependent Claims (if applicable)				\$0.00
Assignment Recording Fee				\$40.00
Basic Filing Fee				\$345.00
Total Filing Fee				\$622.00

Charge \$ \_\_\_\_\_ to Deposit Account \_\_\_\_\_ pursuant to 37 CFR § 1.25. At any time during the pendency of this application, please charge any fees required or credit any overpayment to this Deposit Account.

Respectfully submitted,

By: Gail M. Taylor Russell  
Gail M. Taylor Russell, Attorney of Record, Reg. No. 36,290

Date: March 3, 2000

Correspondence Address:

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I hereby certify that this is being deposited with the U.S. Postal Service "Express Mail Post Office to Addressee" service under 37 CFR § 1.10 on the date indicated below and is addressed to:

Assistant Commissioner for Patents  
Box Patent Application  
Washington, D.C. 20231

By: Tanya Wyche

Typed Name: Tanya Wyche

Express Mail Label No.: EL536264161US

Date of Deposit: March 3, 2000

jtc639 U.S. PTO  
09/518837  
03/03/00

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Patent Application of	:	Frank D. Tuttle
Serial Number	:	To Be Assigned
Filed	:	Herewith
Group Art Unit	:	To Be Assigned
For	:	Loan Compliance Auditing System And Method
Examiner	:	Not Assigned
Attorney Docket No.	:	800470

**VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS (37 CFR 1.9 (f) AND 1.27 (c) - SMALL BUSINESS CONCERN**

I hereby declare that I am

- [ ] the owner of the small business concern identified below:  
 [ X ] an official of the small business concern empowered to act on behalf of the concern identified below:

NAME OF SMALL BUSINESS CONCERN: Assured Regulatory Compliance, Inc.  
 ADDRESS OF SMALL BUSINESS CONCERN: 38 Cedarbrook  
 Irvine, California 92620

I hereby declare that the above identified small business concern qualifies as a small business concern as defined in 13 CFR 121.12, and reproduced in 37 CFR 1.9 (d), for purposes of paying reduced fees to the Patent and Trademark Office, in that the number of employees of the business concern, including those of affiliates, does not exceed 500 persons. For purposes of this statement, (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when wither, directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.

I hereby declare that rights under contractor law have been conveyed to and remain with the small business concern identified above with regard to the invention described in:

- [ ] the specification filed herewith with title as listed above.  
 [ X ] the application listed above.  
 [ ] the patent identified above.

If the rights held by the above identified small business concern are not exclusive, each individual, concern or organization having rights in the invention must file separate verified statements averring to their status as small entities, and no rights to the invention are held by any person, other than the inventor, who would not qualify as an independent inventor under 37 CFR 1.9 (c) if that person made the invention, or by any concern which would not qualify as a small business concern under 37 CFR 1.9 (d), or a nonprofit organization under 37 CFR 1.9 (e).

Each person, concern or organization having any rights in the invention is listed below:

- [ X ] no such person, concern, or organization  
 [ ] each such person, concern or organization is listed below

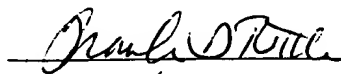
Separate verified statements are required from each named person, concern or organization having rights to the invention averring to their status as small entities. (37 CFR 1.27)

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28 (b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful, false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

NAME OF PERSON SIGNING: Frank D. Tuttle  
 TITLE OF PERSON IF OTHER THAN OWNER: Chairman of the Board and Chief Technical Officer  
 ADDRESS OF PERSON SIGNING: 38 Cedarbrook, Irvine, California 92620

SIGNATURE:



DATE:

3/2/2000